

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ZIETLOW, JOHN H.  
ZIETLOW, ANTIONETTE

§ Case No. 07-08847-JS

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on May 15, 2007. The undersigned trustee was appointed on May 15, 2007.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 30,014.22

Funds were disbursed in the following amounts:

Administrative expenses	<u>10,242.83</u>
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Payments to creditors	<u>0.00</u>
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Non-estate funds paid to 3rd Parties	<u>0.00</u>
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Payments to the debtor	<u>3,500.00</u>
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Leaving a balance on hand of <sup>1</sup>	\$ <u>16,271.39</u>
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The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 03/20/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,401.42. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,401.42, for a total compensation of \$3,401.42. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$350.00, for total expenses of \$350.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/10/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 07-08847-JS

Trustee: (520067) DAVID GROCHOCINSKI, TRUSTEE

Case Name: ZIETLOW, JOHN H.  
ZIETLOW, ANTIONETTE

Filed (f) or Converted (c): 05/15/07 (f)

§341(a) Meeting Date: 06/19/07

Period Ending: 09/10/10

Claims Bar Date: 03/20/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	CHECKING	3,000.00	0.00	0.00	FA
2	HOUSEHOLD GOODS	2,000.00	0.00	0.00	FA
3	COLLECTIBLES	150.00	0.00	0.00	FA
4	CLOTHING	500.00	0.00	0.00	FA
5	JEWELRY	500.00	0.00	0.00	FA
6	TERM LIFE INSURANCE	0.00	0.00	0.00	FA
7	PENSION	Unknown	0.00	0.00	FA
8	401K(s)	48,000.00	0.00	0.00	FA
9	EEOC SUIT	Unknown	15,000.00	30,000.00	FA
10	2003 FORD EXPLORER	7,850.00	0.00	0.00	FA
11	1999 CHEVY BLAZER	1,900.00	0.00	0.00	FA
12	2001 ARCTIC CAT SNOWMOBILE	2,000.00	0.00	0.00	FA
13	COMPUTER	400.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	14.22	Unknown
14	Assets Totals (Excluding unknown values)	\$66,300.00	\$15,000.00	\$30,014.22	\$0.00

**Major Activities Affecting Case Closing:**

EMPLOYED SPECIAL COUNSEL REGARDING EMPLOYMENT DISCRIMINATION CASE; SETTLEMENT REACHED IN DISCRIMINATION SUIT; PAYMENT ON SETTLEMENT OVER TWO YEARS; RESOLUTION OF CLAIMED EXEMPTION PENDING; EXEMPTION ISSUE SETTLED WITH DEBTOR; SPECIAL COUNSEL PAID AND DEBTOR'S EXEMPTION PAID. TAX RETURNS PENDING; MOTION TO CONSOLIDATE ESTATES TO BE FILED (ALL DEBTS ARE JOINT)

Initial Projected Date Of Final Report (TFR): December 30, 2008

Current Projected Date Of Final Report (TFR): December 30, 2010

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-08847-JS  
Case Name: ZIETLOW, JOHN H.  
ZIETLOW, ANTIONETTE  
Taxpayer ID #: \*\*-\*\*\*8432  
Period Ending: 09/10/10

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*48-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/16/08	{9}	MERCHANTS' CREDIT GUIDE CO	SETTLEMENT PAYMENT 1 OF 6 PAYMENTS	1149-000	5,000.00		5,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.20		5,000.20
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.40		5,000.60
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.34		5,000.94
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,001.14
02/05/09	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2008 FOR CASE #07B-08847, BOND#016026455	2300-000		4.14	4,997.00
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		4,997.19
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		4,997.40
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,997.60
05/28/09	{9}	MERCHANTS' CREDIT GUIDE CO	SETTLEMENT PAYMENT	1149-000	5,000.00		9,997.60
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		9,997.79
06/16/09	{9}	MERCHANTS' CREDIT GUIDE CO	SETTLEMENT PAYMENT	1149-000	5,000.00		14,997.79
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.50		14,998.29
07/15/09	{9}	MERCHANTS' CREDIT GUIDE CO.	SETTLEMENT PAYMENT	1149-000	5,000.00		19,998.29
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.73		19,999.02
08/12/09	{9}	MERCHANTS' CREDIT GUIDE CO	SETTLEMENT PAYMENT	1149-000	5,000.00		24,999.02
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.96		24,999.98
09/11/09	{9}	MERCHANTS' CREDIT GUIDE CO	SETTLEMENT PAYMENT	1149-000	5,000.00		29,999.98
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.12		30,001.10
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.22		30,002.32
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.26		30,003.58
12/16/09	1002	ANTIONETTE ZIETLOW	EXEMPTION ALLOWED PER SETTLEMENT ORDER OF 12/11/09	8100-002		3,500.00	26,503.58
12/16/09	1003	THE LAW OFFICE OF HEITZ & BROMBEREK	FINAL COMPENSATION PER ORDER OF 11/20/09	3210-600		10,000.00	16,503.58
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.09		16,504.67
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.65		16,505.32
02/05/10	1004	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2009 FOR CASE #07-08847, BOND#016026455	2300-000		13.69	16,491.63
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.62		16,492.25
03/31/10	Int	JPMORGAN CHASE BANK, N.A.		1270-000	0.74		16,492.99
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.11		16,493.10
04/06/10		Wire out to BNYM account 9200*****4865	Wire out to BNYM account 9200*****4865	9999-000	-16,493.10		0.00

Subtotals : \$13,517.83 \$13,517.83

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### Cash Receipts And Disbursements Record

**Case Number:** 07-08847-JS  
**Case Name:** ZIETLOW, JOHN H.  
 ZIETLOW, ANTIONETTE  
**Taxpayer ID #:** \*\*-\*\*\*8432  
**Period Ending:** 09/10/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*48-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
ACCOUNT TOTALS					13,517.83	13,517.83	\$0.00
Less: Bank Transfers					-16,493.10	0.00	
Subtotal					30,010.93	13,517.83	
Less: Payments to Debtors						3,500.00	
NET Receipts / Disbursements					\$30,010.93	\$10,017.83	

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**Case Number:** 07-08847-JS  
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**Period Ending:** 09/10/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*48-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

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### Cash Receipts And Disbursements Record

**Case Number:** 07-08847-JS  
**Case Name:** ZIETLOW, JOHN H.  
 ZIETLOW, ANTIONETTE  
**Taxpayer ID #:** \*\*-\*\*\*8432  
**Period Ending:** 09/10/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*48-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4865	Wire in from JPMorgan Chase Bank, N.A. account *****4865	9999-000	16,493.10		16,493.10
04/12/10	11005	ILLINOIS DEPT OF REVENUE	TIN: 35-6788432/ 2009 1041 TAXES	2820-000		225.00	16,268.10
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.56		16,268.66
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.69		16,269.35
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.67		16,270.02
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.69		16,270.71
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.68		16,271.39

<b>ACCOUNT TOTALS</b>	<b>16,496.39</b>	<b>225.00</b>	<b>\$16,271.39</b>
Less: Bank Transfers	16,493.10	0.00	
<b>Subtotal</b>	<b>3.29</b>	<b>225.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$3.29</b>	<b>\$225.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 07-08847-JS  
**Case Name:** ZIETLOW, JOHN H.  
 ZIETLOW, ANTIONETTE  
**Taxpayer ID #:** \*\*-\*\*\*8432  
**Period Ending:** 09/10/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*48-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

Net Receipts :	30,014.22
Less Payments to Debtor :	3,500.00
Net Estate :	\$26,514.22

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****48-65	30,010.93	10,017.83	0.00
Checking # ***-*****48-66	0.00	0.00	0.00
MMA # 9200-*****48-65	3.29	225.00	16,271.39
Checking # 9200-*****48-66	0.00	0.00	0.00
	<b>\$30,014.22</b>	<b>\$10,242.83</b>	<b>\$16,271.39</b>



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 07-08847-JS  
Case Name: ZIETLOW, JOHN H.  
Trustee Name: DAVID GROCHOCINSKI, TRUSTEE

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	DAVID GROCHOCINSKI, TRUSTEE	\$ 3,401.42	\$ 350.00
<i>Attorney for trustee</i>	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	\$ 5,592.50	\$ 82.00
<i>Appraiser</i>		\$	\$
<i>Auctioneer</i>		\$	\$
<i>Accountant</i>	SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	\$ 1,807.50	\$
<i>Special Attorney for trustee</i>		\$	\$
<i>Charges,</i>	U.S. Bankruptcy Court	\$	\$
<i>Fees,</i>	United States Trustee	\$	\$
<i>Other</i>		\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,472.33 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Discover Bank/DFS Services LLC	\$ <u>3,493.08</u>	\$ <u>640.58</u>
<u>2</u>	Discover Bank/DFS Services LLC	\$ <u>9,016.96</u>	\$ <u>1,653.56</u>
<u>3</u>	TARGET NATIONAL BANK	\$ <u>4,259.89</u>	\$ <u>781.19</u>
<u>4</u>	CHASE BANK USA	\$ <u>5,335.35</u>	\$ <u>978.41</u>
<u>5</u>	LVNV Funding LLC assignee of Citibank	\$ <u>2,028.69</u>	\$ <u>372.03</u>
<u>6</u>	LVNV Funding LLC assignee of Citibank USA	\$ <u>3,338.36</u>	\$ <u>612.20</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 6,379.97 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	AMERICAN INFOSOURCE LP AS AGENT FOR FIA		
<u>7</u>	<u>Card Svcs</u>	\$ <u>6,379.97</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.